

## Issue 56: INSIDER'S EDGE: Coming to America—Emergency Medical Services

Welcome back, Insiders! Does the weather have you feeling confused? Can't tell if a jacket, an umbrella, or snow boots are the best way to start your day?



Fear not! Medicaid Marge is here! Ok, so I can't make sense of the weather either, but I can bring you some straightforward answers to your questions about health reform!

This week, we'll look at a situation submitted by one of our readers. (\*Names, of course, are fictional!)



*Meet Myrcella, Insiders! She knows understanding health reform isn't always easy, but one client at a time, she's making a difference for Marylanders applying for Medicaid benefits.*

**Myrcella works as a caseworker at a local health department (LHD). In August 2013, Brienne visited her LHD and met with Myrcella. Brienne has an Employment Authorization Card and is lawfully present in the United States. Brienne makes \$12,000 (less than 116% FPL) a year. She does not fit into any of the qualified alien categories. Brienne wants to know if she eligible for Medicaid. What should Myrcella tell her?**

Since Brienne is not a qualified alien, she is not eligible for full Medicaid benefits. However, Brienne *does* qualify for Medicaid coverage of emergency medical services.



**Brienne recently became pregnant. On Tuesday night, Brienne watched her favorite talk show, *Between Two Ferns*, and saw President Obama talking about the Affordable Care Act (ACA). She realized that she might be eligible for low-cost health insurance through Maryland Health Connection, but she's not sure what to do.**

**Fortunately, Brienne remembered how helpful Myrcella was a few months ago! Brienne returns to her LHD and meets with Myrcella. Myrcella tells Brienne that Medicaid will cover her labor and delivery costs, but that she should also consider applying for a qualified health plan (QHP). If Brienne enrolls in a QHP, will she still be eligible for Medicaid emergency medical coverage for her labor and delivery costs?**

No. If Brienne decides to purchase QHP coverage, she will no longer be eligible for emergency Medicaid. Her QHP will be responsible for covering her labor and delivery charges.

Remember, thanks to the ACA, lawfully present immigrants at any income level up to 400% FPL who are ineligible for Medicaid *are* eligible for advance premium tax credits (APTC) and cost sharing reductions (CSR) to reduce the cost of coverage through a QHP. To qualify, such individuals must be lawfully present and meet all of the other APTC eligibility criteria.

**Have a great weekend, Insiders!** Have a question? Send it my way, [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov).